

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	Baoquoc N. To
Attorney Docket Number	54022.3100

U.S.PATENTS							Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1						

If you wish to add additional U.S. Patent citation information please click the Add button. [Add](#)

U.S.PATENT APPLICATION PUBLICATIONS							Remove
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	
	1						

FOREIGN PATENT DOCUMENTS							Remove	
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							

If you wish to add additional Foreign Patent Document citation information please click the Add button [Add](#)

NON-PATENT LITERATURE DOCUMENTS							Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.					T ⁵

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	Baoquoc N. To
Attorney Docket Number	54022.3100

1	ISO/IEC 7816-6:1996(E) - First Edition - 05/15/1996	<input type="checkbox"/>
2	ISO/IEC 7816-4:1995(E) - First Edition - 09/01/1995	<input type="checkbox"/>
3	USBanker, Article 5, 1995, http://www.banking.com/us-banker/art5	<input type="checkbox"/>
4	Financial Technology International Bulletin V14, n1, p4, September 1996	<input type="checkbox"/>
5	GREEN, THOMAS C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www.theregister.co.uk/c	<input type="checkbox"/>
6	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.com	<input type="checkbox"/>
7	American Express, "Private Payments (sm); A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
8	MARTIN, ZACK, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.cardrum.com	<input type="checkbox"/>
9	The Dollar Stretcher, "Disposable Credit Card Numbers," 01/01, CardRatings.org, www.stretcher.com	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature Date Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	Baoquoc N. To
Attorney Docket Number	54022.3100

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document by the two-letter code (WIPO Standard ST.3). ³ For Japanese Patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.